

Information to identify the case:

Debtor 1 Amy Elizabeth Clark
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6425**

EIN ---

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Western District of Texas**

Case number: **19-11076-tmd**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amy Elizabeth Clark
aka Amy Elizabeth Clark Kleinpeter, dba Amy
Clark Law, fdbs Hill Country Consumer Law

11/21/19

**For the
court:**



Barry D. Knight
Clerk of the Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Notice Pg 3 of 4

United States Bankruptcy Court
Western District of TexasIn re:
Amy Elizabeth Clark
DebtorCase No. 19-11076-tmd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0542-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 24

Date Rcvd: Nov 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2019.

db
17838222 +Amy Elizabeth Clark, 16715 Easybend Drive, Manor, TX 78653-5028
17838223 Chase, Mail Code LA4-6911, 700 Kansas Lane, Monroe, LA 71203-4774
17838223 +Chase Mortgage, 301 N Walnut Street,, Floor 09, Wilmington, DE 19801-3971
17838224 +Cisco Inc., 1702 Townhurst, Houston, TX 77043-2811
17838227 +Concentra, P.O. Box 9014, Addison, TX 75001-9014
17838232 Harris & Harris, W Jackson Boulevard #S-400, Chicago, IL 60604
17838233 +Josh Kleinpeter, 7211 Providence Street, Austin, Texas 78752-2727
17838235 +The Valley Health System Customer Service, Suite 100 8801 W. Sahara Avenue,
Las Vegas, NV 89117-5865
17838236 +Thomson Reuters Headquarters, 610 Opperman Drive, Eagan, MN 55123-1340

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustpregion07.au.ecf@usdoj.gov Nov 22 2019 02:04:12
United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230,
Austin, TX 78701-2450
17838219 +EDI: AMEREXP.COM Nov 22 2019 06:23:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
17838220 +E-mail/Text: defaultspecialty.us@bbva.com Nov 22 2019 02:04:36 BBVA Compass,
2009 Beltline Road Sw, Decatur, AL 35601-6261
17838221 E-mail/Text: cms-bk@cms-collect.com Nov 22 2019 02:03:30 Capital Management Services, LP,
698 South Ogden Street, Buffalo, NY 14206-2317
17838225 +EDI: CITICORP.COM Nov 22 2019 06:23:00 Citicards CENA, 701 East 60TH Street N,
Sioux Falls, SD 57104-0432
17838226 +E-mail/Text: defaultspecialty.us@bbva.com Nov 22 2019 02:04:36 Compass Bank/Plano,
701 South 32ND Street, Birmingham, AL 35233-3515
17838228 +E-mail/Text: bankruptcy@credencerm.com Nov 22 2019 02:05:35 Credence Resource Management,
17000 Dallas Parkway #204, Dallas, TX 75248-1940
17838229 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Nov 22 2019 02:05:39 Credit Systems,
P.O. BOX 1088, Arlington, TX 76004-1088
17838230 EDI: DISCOVER.COM Nov 22 2019 06:23:00 Discover Financial Services, P.O. Box 30943,
Salt Lake City, UT 84130-0943
17838231 +EDI: FSAE.COM Nov 22 2019 06:23:00 First Source Advantage, LLC, 205 Bryant Woods South,
Amherst, NY 14228-3609
17838218 EDI: IRS.COM Nov 22 2019 06:23:00 United States Treasury, Internal Revenue Service,
P.O. Box 1214, Charlotte, NC 28201-1214
17838234 +EDI: CHASE.COM Nov 22 2019 06:23:00 JPMCB - Card Services, 301 N Walnut Street, Floor 09,
Wilmington, DE 19801-3971
17838217 +E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov Nov 22 2019 02:03:56 Office of the US Trustee,
615 E. Houston Street, Suite 533, San Antonio, TX 78205-2055
17838237 +E-mail/Text: bankruptcydepartment@tsico.com Nov 22 2019 02:05:37 Transworld Systems Inc.,
P.O. BOX 15609, Wilmington, DE 19850-5609
17838238 +EDI: USAA.COM Nov 22 2019 06:23:00 USAA Federal Savings Bank, P.O. BOX 33009,
San Antonio, TX 78265-3009

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

19-11076-tmd Doc#14 Filed 11/23/19 Entered 11/23/19 23:42:36 Imaged Certificate of
Notice Pg 4 of 4

District/off: 0542-1

User: admin
Form ID: 318

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

Ron Satija rsatija@satijatrustee.com,
ecf@satijatrustee.com;rs135@trustesolutions.com;RS135@trustesolutions.net;rsatija@ecf.inforuptcy.
com;laura@satijatrustee.com
United States Trustee - AU12 ustpreregion07.au.ecf@usdoj.gov

TOTAL: 2